

**Information to identify the case:**

Debtor 1	Stephen A. Holman Sr.	Social Security number or ITIN xxx-xx-8288
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Pamela R. Holman	Social Security number or ITIN xxx-xx-4754
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-16340-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen A. Holman Sr.

Pamela R. Holman

6/12/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Stephen A. Holman, Sr.  
 Pamela R. Holman  
 Debtors

Case No. 14-16340-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db/jdb aty	+Stephen A. Holman, Sr., Pamela R. Holman, 3 Sayre Drive, Sicklerville, NJ 08081-4167 +Andrew Wenker, Michael J. Glassman & Associates, LLC, 1103 Laurel Oak Road, Suite 140, Voorhees, NJ 08043-4318
514942555	+Ira Deiches, c/o Deiches & Ferschmann, 25 Wilkins Ave., Haddonfield, NJ 08033-2405 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy, El Segundo, CA 90245-3504
514972124	+MidFirst Bank, 999 NW Grand Boulevard, Oklahoma City, OK 73118-6051
514682013	MidFirst Bank, Attn: Zucker Goldberg & Ackerman, LLC, PO Box 1024, Mountaintop, NJ 07092-0024
514682014	++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 (address filed with court: Nissan Motor Acceptance Corporation, PO Box 17123, Baltimore, MD 21297)
514682015	+NJ Div Of Taxation-Bankruptcy Unit, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695-0245
514682016	+Resurgent Capital Services For PYOD, LLC, Attn: Financial Recovery Services, Inc., PO Box 4115, Concord, CA 94524-4115
514682017	+State Of New Jersey-Dept Of Labor, Division Of Employer Accounts, PO Box 379, Trenton, NJ 08625-0379
514718326	+U.S. Department of HUD, C/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 75038-2585
514769355	+U.S. Department of Housing and Urban Development, Attn: Deval, LLC, 1255 Corporate Drive, #300, Irving, TX 75038-2585
514682019	+Velocity Investments, LLC, Attn: W. Peter Ragan, Jr., 3100 Route 138 West, Brinley Plaza Bldg1, Wall, NJ 07719-9020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2019 00:55:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreq03.ne.ecf@usdoj.gov Jun 13 2019 00:55:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514701407	EDI: AIS.COM Jun 13 2019 03:58:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
514737087	+E-mail/Text: bankruptcy@cavps.com Jun 13 2019 00:55:40 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
514714064	EDI: RMSC.COM Jun 13 2019 03:58:00 GE Capital Retail Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
514682012	+EDI: IRS.COM Jun 13 2019 03:58:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
514941124	+EDI: RESURGENT.COM Jun 13 2019 03:58:00 PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514718327*	+U.S. Department of HUD, C/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 75038-2585
514682018*	+United States Of America, Internal Revenue Service, 955 S. Springfield Avenue, Bldg A, Springfield, NJ 07081-3570

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 20

Date Rcvd: Jun 12, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor Midfirst Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Ira Deiches on behalf of Attorney Ira Deiches ideiches@deicheslaw.com  
Ira Deiches on behalf of Debtor Stephen A. Holman, Sr. ideiches@deicheslaw.com  
Ira Deiches on behalf of Joint Debtor Pamela R. Holman ideiches@deicheslaw.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmllawgroup.com

TOTAL: 13